

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:
Clifton Enoch III, and Crystal B. Enoch,

Debtors.



Order Filed on December 27, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-20794 ABA

Adv. No.:

Hearing Date: 1/2/19 @ 10:00 a.m..

Judge: Andrew B. Altenburg Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: December 27, 2018


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Clifton Enoch III, and Crystal B. Enoch

Case No: 16-20794 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a Certification of Default as to real property located at 210 Laurel Place, Clementon, NJ, 8021, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Ronald E. Norman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 12, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2018 through December 2018 for a total post-petition default of \$6,554.81 (4 @ \$1,651.45, less suspense \$50.99); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,554.81 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2019, directly to Secured Creditor's servicer, MidFirst Bank, 999 North West Grand Blvd., Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.